

you're a loser," he says. "That's unacceptable to me."

In college, Montoya spent a summer writing a proposal to the Mora School Board that would implement a general honors program at the high school. The program would set up independent studies for students who had exhausted the school district's traditional options.

Montoya wrote in his proposal that an instructor would craft semester-long lesson plans for each student. A student who enrolled in a class on contemporary, moral and ethical issues, for instance, would read books such as Mary Shelley's *Frankenstein* to gain insight into such issues as "euthanasia, genetic cloning, chemical testing on animals and humans, freedom-of-speech issues and hate crime." He included a 40-page economic analysis.

The school board signed the proposal in August 1997. The board later rescinded the program because it could not fund an instructor to oversee it, Montoya says.

Montoya says he was disappointed by the outcome, but that he has not given up on his project.

"Next time I'm going to have everything ready to go," he says. "No questions, no doubts."

Montoya also has worked diligently on another long-term project—to build an archive and museum that would house the town's family and cultural histories. He envisions a Plaza where the community could gather; Mora no longer has one.

Montoya, who has been accepted to Stanford Law School, says he also dreams of the day when each person is appreciated for his or her potential, when his brothers are held up for their talents, just as he has been celebrated for his.

"One time, my grandfather made a china cabinet with no nails, structurally sound," he says. "My brother (Francisco) can do that. It's something that I envy in him. The time hasn't come where they say that this is just as beautiful as being a Rhodes Scholar, and that bothers me."

Toby Duran, director for the Center for Regional Studies and the Center for Southwest Research at UNM, worked with Montoya on the museum proposal. Duran says that one of the first things they discussed was Montoya's dream of becoming a United States Supreme Court Justice.

"I was impressed by his boldness," says Duran, who gave Montoya a fellowship that enabled him to spend time preparing his Rhodes Scholar application. "He has a way of feeling for things and for people, but in addition to that, he uses reason. He's able to balance that very well."

Friends and family, those who have influenced Montoya, say that despite his rigorous intellect, he is stripped of pretension. Montoya's dream is to return to Mora and practice law with his closest confidant, Cyrus Martinez, also a Mora High School graduate.

The Rev. Tim Martinez, who was once a pastor in Mora, explains it this way:

"For a lot of people that grow up in rural communities, they have to leave before they realize the value of their upbringing," he says. "He realized the value long before he left his community. He carries that with him, always."

A DATE AT THE WHITE HOUSE

Montoya will participate in a White House ceremony before he leaves to study jurisprudence philosophy in England. He will meet President Clinton and members of the U.S. Supreme Court.

Even then, Montoya says he will be "the farm boy from Mora making messes in my

mother's kitchen." And for that, he is immensely proud.

"I don't learn things without them being fixed in human experience," he says. "The facts can exist without human experience, but the truth cannot."

The truth, Montoya says, is that he is a culmination of many lives and many lessons, the embodiment of a town. He is his uncle, the Vietnam veteran and his Godmother, a shy and humble woman; he is his father, hardworking and unapologetic, and the viejo who plants a tree at the chapel each year.

He is also a man, now—one who has made it his life's mission not to allow his people to lose hope.

"If you don't surrender to your community, you will never unify what you have inside of you," he says. "It's indescribable. It's a healing that I have yet to comprehend."

ADDRESSING A GENERATION

Manuel-Julian Rudolpho Montoya's speech for The University of New Mexico's general commencement ceremony in May:

What then, I ask myself, shall we do this fine morning? How will we give praise to our education and our light?

I say we shout.

Shout in honor of the gathering. Give praise to your talents and those who lay hands on that talent. Form a song, without words and without beat save the rhythm of the many standing alongside you. Hear the rhyme of one language in unison as we shout in shades of Black, Yellow, Brown, White and Red. Shout in colors, shout in creeds. Shout in praise of the legacies that brought you here. Shout difference! Shout unity! And remember that they do not betray each other, they simply approach your soul from one end to the other.

Dance.

Dance in honor of your celebration. Give substances to the presence of our smiles and our laughter. In our dancing, let us love the greatness of this day, for it is a day that we recognize the trials of wisdom and knowledge brought to bear upon our very souls.

Cry.

Cry in honor of your suffering. Give it a voice so that it may surrender to the echoes of healing among our communities. Give it to the ignorant, so they may have heard that pain of their brothers and sisters.

Fight.

Fight with your minds. Gather your faculties in honor of the shouting, the dancing and the crying. Give them reason for existing. Validate them. Look to your minds and recognize the great unifier within you. Reconcile your pain with the promise of a better day because you fought with your mind. Know that you have learned all you can so that one day learning can take its place in the symphony of change.

Fight with your heart. Fight with kindness and do not relent when the wits of the many sway against the singular revolt of your heart. Cherish your passion and let it bleed for your neighbor. In this lies the hand that picks up our enemies and cares for them.

Let us now be called forth and have our names announced to the community. Call my name, for in it you evoke the legacy of my grandmothers and grandfathers. My beloved father and mother. My brothers. My friends. My family. My happiness and strength. Let it be called because our name shall ring the truth of my veneration for my community. Mora, New Mexico. Mi tierra y mi vida.

Let us call the names of our graduates. Let their names ring forever in the past. So

today, as we call names and hand diplomas, let us celebrate the world that lives alive and well within us.

Bless you all.

CREDIT CARD CONSUMER PROTECTION ACT

HON. DARLENE HOOLEY

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 18, 1999

Ms. HOOLEY of Oregon. Mr. Speaker, credit card late fees are becoming an increasing burden on consumers. More and more of my constituents are telling me that credit card companies are charging them \$30 late fees when they shouldn't be. I believe some companies are abusing their ability to charge late fees. In fact, just recently, First USA, a company that has millions of customers, was caught charging its customers late fees regardless of when they sent their payment in. (ABC News, Nightline: "Let the Borrower Beware." August 31st, 1999).

In addition, many companies are shortening grace periods and imposing early morning deadlines for when a payment is due. One of the worst things they are doing is sending bills out just a few days before they're due, which makes it very difficult to get the payment in on time.

Obviously, these practices do not help credit card customers maintain good credit ratings. Additionally, these practices can cost customers hundreds of dollars in charges each year. In order to address some of the problems that people are encountering with late fees, today I am introducing the "Credit Card Customers Protection Act of 1999." This legislation would require credit card companies charging late fees to clearly disclose a date by which if your payment is postmarked, it cannot be considered late. Right now, most companies charge you based on when your payment arrives. But with passage of this legislation, if you mail your credit card payment in before the postmark date, you'll be okay.

This is similar to what the IRS does with your tax return. Regardless of when your return arrives at the IRS, if it is postmarked by April 15, it is not late. To me, this makes perfect sense, since we do not control the internal bill collecting processes of the credit card companies, nor do we want to. And we do not control the time it takes for a letter to be delivered.

This bill will put the balance of power back into the hands of credit card customers. I ask my colleagues for their support for this important legislation.

JOHN G. SHEDD AQUARIUM CELEBRATES THE BIRTH OF A BELUGA WHALE

HON. DANNY K. DAVIS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 18, 1999

Mr. DAVIS of Illinois. Mr. Speaker, I am pleased to recognize the John G. Shedd